

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

In re: DAVID E. HAMMEL	§	Case No. 09-74137
MARY J. HAMMEL	§	
	§	
Debtors	§	

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Lydia S. Meyer, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/25/2009.
- 2) The plan was confirmed on 12/18/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 03/10/2011.
- 6) Number of months from filing or conversion to last payment: 16.
- 7) Number of months case was pending: 18.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$84,726.85.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have NOT cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 10,643.00	
Less amount refunded to debtor	\$ 0.00	
<b>NET RECEIPTS</b>		<b>\$ 10,643.00</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 2,749.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 677.86	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 3,426.86</b>
Attorney fees paid and disclosed by debtor:	\$ 1,025.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
ATTORNEY RICHARD G LARSEN	Lgl	3,500.00	3,774.00	3,774.00	2,749.00	0.00
BAC HOME LOANS SERVICING LP	Sec	5,600.13	4,619.31	338.91	338.91	0.00
CITIFINANCIAL	Uns	0.00	14,361.21	0.00	0.00	0.00
CITIZENS BANK	Sec	6,940.00	9,785.64	9,785.64	4,850.90	907.37
CITIZENS BANK	Uns	3,372.17	0.00	0.00	0.00	0.00
INTERNAL REVENUE SERVICE	Pri	4,384.78	4,400.18	4,400.18	1,118.96	0.00
INTERNAL REVENUE SERVICE	Uns	0.00	20.57	20.57	0.00	0.00
ADVENTIST LAGRANGE	Uns	105.00	NA	NA	0.00	0.00
AMERICAN GENERAL FINANCE	Uns	8,774.20	NA	NA	0.00	0.00
CANDICA LLC	Uns	733.69	609.53	609.53	0.00	0.00
CAPITAL ONE	Uns	812.23	NA	NA	0.00	0.00
CR EVERGREEN LLC	Uns	971.70	949.34	949.34	0.00	0.00
CHECK INTO CASH	Uns	686.11	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Uns	3,327.80	3,322.96	3,322.96	0.00	0.00
HLG ANES ASSOCIATES LLC	Uns	2,340.00	NA	NA	0.00	0.00
HSBC CARD SERVICES	Uns	3,237.29	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Uns	891.87	865.77	865.77	0.00	0.00
HSBC BANK NEVADA, NA	Uns	1,171.04	1,211.36	1,211.36	0.00	0.00

**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
PRA RECEIVABLES MANAGEMENT	Uns	976.92	917.21	917.21	0.00	0.00
COTTONWOOD FINANCIAL	Uns	2,232.90	2,257.90	2,257.90	0.00	0.00
THE FOSTER & BUICK LAW GROUP,	Uns	262.50	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 338.91	\$ 338.91	\$ 0.00
Debt Secured by Vehicle	\$ 9,785.64	\$ 4,850.90	\$ 907.37
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL SECURED:</b>	\$ 10,124.55	\$ 5,189.81	\$ 907.37
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 4,400.18	\$ 1,118.96	\$ 0.00
<b>TOTAL PRIORITY:</b>	\$ 4,400.18	\$ 1,118.96	\$ 0.00
<b>GENERAL UNSECURED PAYMENTS:</b>	\$ 10,154.64	\$ 0.00	\$ 0.00

**Disbursements:**

Expenses of Administration	\$ 3,426.86	
Disbursements to Creditors	\$ 7,216.14	
<b>TOTAL DISBURSEMENTS:</b>		\$ 10,643.00

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such other relief as may be just and proper.

Date: 03/28/2011

By: /s/ Lydia S. Meyer  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.